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ABSTRACT

A ten week adult education class in Family Money Management was conducted in the local high school facilities by two high school teachers utilizing outside resource personnel. The objectives of the program were: (1) to develop an awareness of the financial problems and decisions to the family value system; (2) to enable interested adults to gain factual information concerning such financial matters as consumer insurance, investments, home ownership, estate planning, taxes, and social security; and (3) to provide supplementary material and information where class members may find answers pertinent to their individual problems. The input of the outside resource people is described. (DM)

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FORECAST FOR 1971-IMPLEMENTING CONSUMER EDUCATION

FOR ADULTS IN YOUR COMMUNITY

by Betty Phillips and Maxine Royer

AC 010 053

220 West Wolfe Street
Sullivan High School
Sullivan, Indiana 47882
February 24, 1971

National Center for Educational Communication
Office of Education
400 Maryland Avenue, Southwest
Washington, D. C. 20202

Gentlemen:

We have just completed an adult education course in the area of Consumer Education that we feel was successful and would be of interest to you and other educators. Because of the type of program, we videotaped each lesson and found many advantages of such.

We are sending you an article in hope that you might record and put it on file with other educational material.

If we could be of further assistance, please contact us at Sullivan High School, Sullivan, Indiana, Phone No. 812-268-4505.

Sincerely,

Mrs. Betty Phillips and Mrs. Maxine Royer
Directors

Enclosure

INTRODUCTION:

Mrs. Phillips is a home economics teacher in the Southwest School Corporation at Sullivan, Indiana. She received her B. S. and Master's degrees from Indiana State University. She is currently working toward an Ed. A. degree with emphasis in Family Money Management.

Mrs. Royer is a business education teacher in the Southwest School Corporation at Sullivan, Indiana. She received her B. S. Degree from Indiana State University and is presently working toward an M. S. degree She previously attended Asbury College in Wilmore, Kentucky and Oakland City College, Oakland City, Indiana.

Both teachers attended an Interdisciplinary Family Finance Workshop at Indiana State University this past summer.

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What better service can educators provide for their community in addition to the 8:00-4:00 classroom teaching than a program for adults in Comsumer Education? It is one of the best ways to get acquainted with your community and to create a good public image as well as to provide up-to-date resource people and information and to citizens who have been crying loud and long for help in this area. When citizens work together to reach goals and strive for better laws for the protection of the consumers, then accomplishment has taken place.

Two teachers from Sullivan High School, Mrs. Maxine Royer, teacher of business education, and Mrs. Betty Phillips, teacher of home economics, decided to offer a ten-week adult education class in Family Money Management to their community. With effort, and cooperation from their school superintendent, Mr. Philip Borders of the Southwest School Corporation, and the Indiana State Department of Public Instruction, they were able to offer the non-credit course free of charge to the public.

The course was conducted as a regular class with initial enrollment and recorded attendance of each meeting. Anyone was welcomed as a guest to attend a meeting which was of particular interest. A folder containing objectives of course, money quotations, a list of government offices and departments where material and assistance could be obtained, a supplementary reading list (prepared from local library) and plain paper for note-taking was provided at the beginning meeting. Each week supplementary material pertaining to the next lesson was given for advanced reading assignments.

The outline of the course included the following three broad objectives:

1. To develop an awareness of the relationship of financial problems and decisions to the family value system.

2. To enable interested adults to gain factual knowledge concerning major financial transactions such as consumer insurance, investments, home ownership, estate planning, taxes, and social security.

3. To provide supplementary material and information where members of the class may find answers pertinent to their individual problems.

The two-hour lessons for ten weeks began September 29 and ended December 1.

The qualified persons served as valuable resource people for the ten lessons:

1. REAL ESTATE (renting versus buying and home improvement tips) by John T. Newlin, whose professional

qualifications include his graduation in 1943 from Rose Polytechnic Institute with a B. S. Degree in Civil Engineering, and an M. S. Degree in Engineering Hydraulics from the State University of Iowa in 1950. He is a member of the National Association of Real Estate Board of Realtors.

2. SOCIAL SECURITY (explanation of social security and the new laws) by John L. Faulkner, Field Representative since 1968 for Terre Haute Social Security Office. Mr. Faulkner, a former school teacher, began his career with Social Security in 1965 at Indianapolis.

3. WILLS and INHERITANCES (who should make a will and how it is made) by John A. Kesler who is a State Representative for Sullivan and Vigo Counties and an attorney from Terre Haute. He holds the Bachelor of Arts from ISU and the Doctor of Jurisprudence from IU School of Law.

4. INVESTMENTS (emphasis on the stock market and who should invest) by Robert C. Hilgediek of Indianapolis, who is an account executive with Merrill Lynch, Pierce, Fenner & Smith. He was graduated from Sullivan High School in 1958, attended Wabash College, and earned his B. S. Degree from Indiana State University in 1965, accepting his present position during that same year.

5. INCOME TAX (explanation of the new 1971 tax forms) by Gerald N. McEwen of Internal Revenue Service. Mr. McEwen now serves as Representative of the Indianapolis District

Director, James E. Daley, in Administrative and Public Relations matters in the Terre Haute Office. He is also a Group Supervisor-Audit with headquarters in Terre Haute, joining the Internal Revenue Service in 1944.

6. LIFE INSURANCE (types of life insurance; understanding policy terminology) by Robert C. Farr, General Agent for Indianapolis Life Insurance Company with offices located at Terre Haute. He was graduated from Indiana State University with a degree in Business Administration and has been in the insurance business for more than 16 years.

7. FRAUDS and SWINDLES (how to avoid frauds and swindles) by Douglas Linsmith of the Better Business Bureau who is a Trade Practice Consultant from Indianapolis. He received a B. S. Degree in Business from Indiana University.

8. CONSUMER CREDIT (installment buying) by Vaughn D. Story, who has served as executive vice-president of the Indiana Consumer Finance Association since 1964. He is a graduate of Ball State University and his professional background includes work in public relations, advertising agency, radio and television broadcasting, public school teaching, and retail store management.

9. CONSUMER LEGISLATION (emphasis on consumers' rights and responsibilities) by Mrs. Ronald Maves, Director of the Indiana Consumer Advisory Council, a state government agency recently created within the Indiana Department of Commerce. Mrs. Maves, who is a former teacher, received her M. S. Degree

in Home Economics at Ball State University. Her name currently appears in Who's Who among American Women, and Who's Who in the Midwest. Mrs. Maves has worked for Indiana and Michigan Electric Company, General Mills, and the Peoria Journal Star.

10. FUNERAL EXPENSES (planning and preparing for cost of funerals; presented by a panel of funeral directors and minister) by Ivan Alexander, William Tennis, Frank Moore, Sherman Anderson, and Rev. Louis Holtzclaw. Both Mr. Alexander and Mr. Tennis are located in Sullivan, Indiana; Mr. Anderson is of Linton, Indiana; Mr. Moore is the Executive Secretary of Indiana Funeral Directors Association of Rushville, Indiana; and Rev. Louis Holtzclaw is pastor of the First Baptist church of Sullivan, Indiana.

Record-keeping revealed a total enrollment of 179 with an average weekly attendance of 67 people. Age group varied from 22-71. Occupations included: Attorneys, businessmen, teachers, salesmen, housewives, retired people, clerks, technicians, school bus drivers and many others. It was evident that regardless of age, income, or occupation, consumer education provided a common bond.

Each of the lessons was recorded on video-tape, which is now being shared with other schools, colleges, and professional clubs and organizations. Currently, the secondary audience has reached 460 people, an increase of more than 500 per cent. Other advantages were recognized,

especially in the total cost of the program. Expenses for speakers, transportation, and advertising were more readily justified when realizing the cost need not be repeated for additional viewing. Beneficial to the directors was the opportunity to re-play the tapes for an evaluation of their first attempt of a program of this type.

In summary, the directors found their community quite receptive to the Family Money Management course, with requests for a similar program in different areas next year. Again, what better service can educators offer their community than an Adult Education Program in Consumer Education which helps the individual become informed and arrive at intelligent decision-making.

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